

**QUEENSLAND COUNTRY BANK
FROM OUR STADIUM TO THEIRS**

Terms and Conditions

1. **Promoter:** Queensland Country Bank Limited (ABN 77 087 651 027), 333 Ross River Road, Aitkenvale QLD 4814. The Promoter can be contacted on 1800 075 078.
2. **Promotion Period:** The Promotion will commence at 9.00 AM on 7 November 2025 and will run until 11.59 PM on 31 December 2025. Entries must be received by the Promoter within this period to be eligible.
3. **Prize Details:**
 - 3.1 There are five prizes to be won in total (Two prizes for Members prior to 7 November 2025 and three prizes for new Members from 7 November 2025). Each prize includes a Las Vegas travel package for one winner and their nominated companion, comprising:
 - a) Return economy class airfares for two people from one of the following Queensland airports: Cairns, Townsville, Mackay, Rockhampton, or Brisbane, to Las Vegas, USA;
 - b) 7 nights' accommodation in a minimum 4-star rated hotel in Las Vegas (twin-share);
 - c) Two (2) tickets with access to the three Games (North Queensland Cowboys v Newcastle Knights, Canterbury-Bankstown Bulldogs v St. George Illawarra Dragons, and Hull v Leeds) in Las Vegas, seated in the official Cowboys Supporter Bay;
 - d) AUD \$1,000 spending money, provided via direct deposit to the Members nominated bank account in their name, prior to departure.
 - e) Complimentary Gallivanter merchandise – choose a shirt, Yeti travel mug or bucket hat (Max. Value \$60)
 - 3.2 Each prize package worth up to \$12,990 inc GST.
 - 3.3 All travel bookings and prize fulfilment will be coordinated through Gallivanter Travel, ABN 79 662 934 992. The prize is subject to availability, travel restrictions, and any conditions imposed by the travel provider, airline, accommodation venue, and event organiser.
 - 3.4 Travel dates are fixed to coincide with the Cowboys' Las Vegas game and may not be altered. Travel must be undertaken on the specified dates; no extensions or changes will be permitted.
 - 3.5 The prize is not transferable, exchangeable, or redeemable for cash. Queensland Country Bank and Gallivanter Travel reserve the right to substitute any component of the prize with a prize of equal or greater value in the event that any part of the advertised prize becomes unavailable.
 - 3.6 Winners are responsible for ensuring they hold valid passports, U.S. entry visas (if applicable), and meet all travel, health, and COVID-19 requirements at the time of travel.
4. **Eligibility:** To be eligible to enter the draw, entrants must satisfy the following criteria:
 - 4.1 Entry is open exclusively to individual personal Members of Queensland Country Bank who, at the time of entry and throughout the Campaign Period:
 - Are aged 18 years or older; and
 - Hold or acquire at least one (1) of the following eligible products:
 - A SmartBudget account;
 - A loan product (home loan or personal loan); or
 - An insurance policy (Building, Contents, Comprehensive Car Insurance, Comprehensive Plus or Comprehensive Basics Car Insurance) purchased via Queensland Country channels, issued by CGU Insurance. Queensland Country Bank acts under an agreement with the insurance issuer Insurance Australia Limited trading as CGU Insurance ABN 11 000 016 722, AFSL 227 681.
 - Are a Queensland resident
 - 4.2 Entrants cannot be:
 - a director, employee of Queensland Country Bank and other agencies, firms or companies associated with the Promotion, and their immediate families are not eligible to claim prizes.
 - **Immediate family member** - includes your spouse or partner, your (or your spouse's) children, parents or other relatives, provided these live permanently with you;
 - 4.3 Entrants must consent to:

- the publication of the winner's name and images by the Promoter across various media channels, including but not limited to the following:
 - The Promoter's website;
 - The Promoter's Facebook page;
 - Print and other media publications produced by the Promoter or under the authorisation of the Promoter;
 - Other social media, websites and print, including, but not limited to newsletters, e-newsletters, displays, reports, marketing collateral, presentations at the Promoter's discretion and authority;
 - Other documents as the Promoter directs;
 - the Promoter recording and/or filming the winning phone call, and publishing on various media channels;
 - a follow up interview conducted by the Promoter; and
- Agree to the terms and conditions of this Promotion.

5 Entry Requirements:

5.1 Eligible Members will automatically receive **one (1) entry** into the draw for each eligible product they hold or take up during the Campaign Period.

- Hold or acquire at least one (1) of the following eligible products:
 - A SmartBudget account;
 - A loan product (home loan or personal loan); or
 - An insurance policy (Building, Contents, Comprehensive Car Insurance, Comprehensive Plus Car Insurance or Comprehensive Basics Car Insurance) purchased via Queensland Country channels, issued by CGU Insurance.

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5.2 Members will receive one (1) additional entry if, during the Campaign Period, they have an external direct credit of \$1,000 or more each calendar month (November and December) deposited into any of the following Queensland Country Bank accounts:

- All Access Account
- Learners and Earners Account
- Pension Plus Account

5.3 For the purpose of determining entries:

- Products must be approved and funded/issued/held (where applicable) during the Campaign Period to qualify.
- For loan products, entry is subject to the completion of standard credit approval processes and final settlement.
- External refinances (from another institution to Queensland Country Bank) qualify as eligible loan products.
- Internal refinances (between Queensland Country Bank products) do **not** result in additional entries and are considered a continuation of the existing product.
- Members with multiple home loans held under a packaged home loan arrangement will receive one (1) entry for each loan held.
- Each eligible product held will earn one (1) entry only, regardless of whether the products are within the same category (e.g., two CGU insurance policies count as two insurance products for entry purposes).

6 Prize Draw: Five winners will be selected randomly from all eligible entries at the conclusion of the promotional period. The prize draw will take place at 9:00 AM on Monday 5 January 2026 at the Promoter's office at the address provided in Clause 1. The winner will be notified via the phone within one business day of the Draw Date. The winner details will be published on the Queensland Country Bank website and social media channels for a minimum period of 28 days.

7 Prize delivery: The Prize will be delivered to the winner via electronic funds transfer to the winner's nominated bank account. A valid email must be nominated at the time of prize notification to allow for travel itinerary and tickets to be issued.

8 Re-draw details: A re-draw will be conducted by the Promoter at 5:00 PM on Wednesday 7 January 2026 at the address provided in Clause 1 if the prize remains unclaimed after 2 days. The Prize winner drawn

under this Clause 8 will be determined by random draw and remains subject to entrants satisfying the eligibility criteria in Clause 4.

- 9 Prize non-refundable: The Prize is non-refundable, non-transferable and cannot be taken in any form other than that provided in Clause 7 of these terms and conditions.
- 10 Taxation & Financial Implications: In entering this Promotion entrants undertake to obtain their own advice in respect to any taxation or other financial implications which may arise in consequence of receiving the Prize.
- 11 Release: To the extent permissible by law, you release the Promoter, the Promoter's related entities, Gallivanter Travel, CGU and any related entities, its and their respective directors, officers, employees and agents from any causes of action, loss, liability, damage, personal injury, expense (including any claim for legal expenses), cost or charge sustained or in any way incurred by you (including any indirect or consequential loss) in connection with your participation in the Promotion and the Prize.
- 12 Force Majeure: The Promoter will not be responsible or liable for any loss, cost or damage arising out of any act, omission, failure or delay by the Promoter which is due to an act of god, riots, acts of terrorism, storms, fire, any labour or industrial dispute, any strike, and other acts which are not reasonably within the control of the Promoter.
- 13 Lost or delayed communications: The Promoter will not be responsible for any delayed, lost or misdirected mail or any other communication.
- 14 Privacy Notice: In participating in this Promotion entrants agree to the lawful collection, use and disclosure of their personal information as authorised under the Privacy Act 1988 and in accordance with the Promoter's privacy policy. During the course of the Promotion, personal information will be collected by the Promoter for the purposes of assessing the Promotion entrant's eligibility for the Promotion, entering the Promotion entrant in the Promotion, undertaking market research, promoting its products and services, inviting to enter other promotions conducted by the Promoter and also to deliver the Prize. As part of this process personal information may be provided to third parties. All information will be treated in accordance with the Promoter's privacy policy, a copy of which can be obtained from www.queenslandcountry.bank or any branch of the Promoter. The Promoter may contact the prize winner to obtain permission to use their name and image for any promotional activities following the Promotion and/or to invite them to enter other promotions conducted by the Promoter. Entrants are able to request access to their personal information collected by the Promoter during the Promotion by contacting the Promoter:
 - a. In person at any branch of the Promoter
 - b. By phone call to 1800 075 078
 - c. By email to info@queenslandcountry.bank
 - d. In writing to:
Privacy Officer
Queensland Country Bank Limited
PO Box 679
Aitkenvale QLD 4814
- 15 Program Interruption: The Promoter, in its sole discretion, reserves the right to cancel, suspend, terminate or modify the Promotion if fraud, technical failures or any other factor beyond the Promoter's reasonable control adversely affect the Promoter's ability to conduct the Promotion as described in these terms and conditions.